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2009 EMPLOYEE BENEFITS STUDY

(TRENDED VERSION)

BY AGENT MEDIA

2009 EMPLOYEE BENEFITS STUDY

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Objective:

The study was conducted in order to discover advisors' awareness of and experience with the employee benefits market.

Other objectives include:

- Uncovering agents' perceptions of the employee benefits market
- Identifying the kinds of experiences agents and their customers have had with the employee benefits market
- Identifying major challenges and experiences in the employee benefits market

Methodology:

In April 2009, Agent Media conducted a nationwide survey of licensed insurance agents via an email blast with a link to an online survey. The agents who were issued the survey came from Agent Media's national database of licensed life and health producers. More than 450 individuals took part in the survey. As an incentive, a random drawing was held for a \$100 American Express gift card. The results for each part reflect responses by personal producing agents who have sold at least one voluntary or group benefits policy in the past 12 months. Where relevant, results from the 2007 and 2008 studies have been included, as well.

Part I: Market Analysis	Page 3
Part II: Producer Profile	Page 32
Part III: Producer Comments	Page 38

2009 EMPLOYEE BENEFITS STUDY

PART I MARKET ANALYSIS

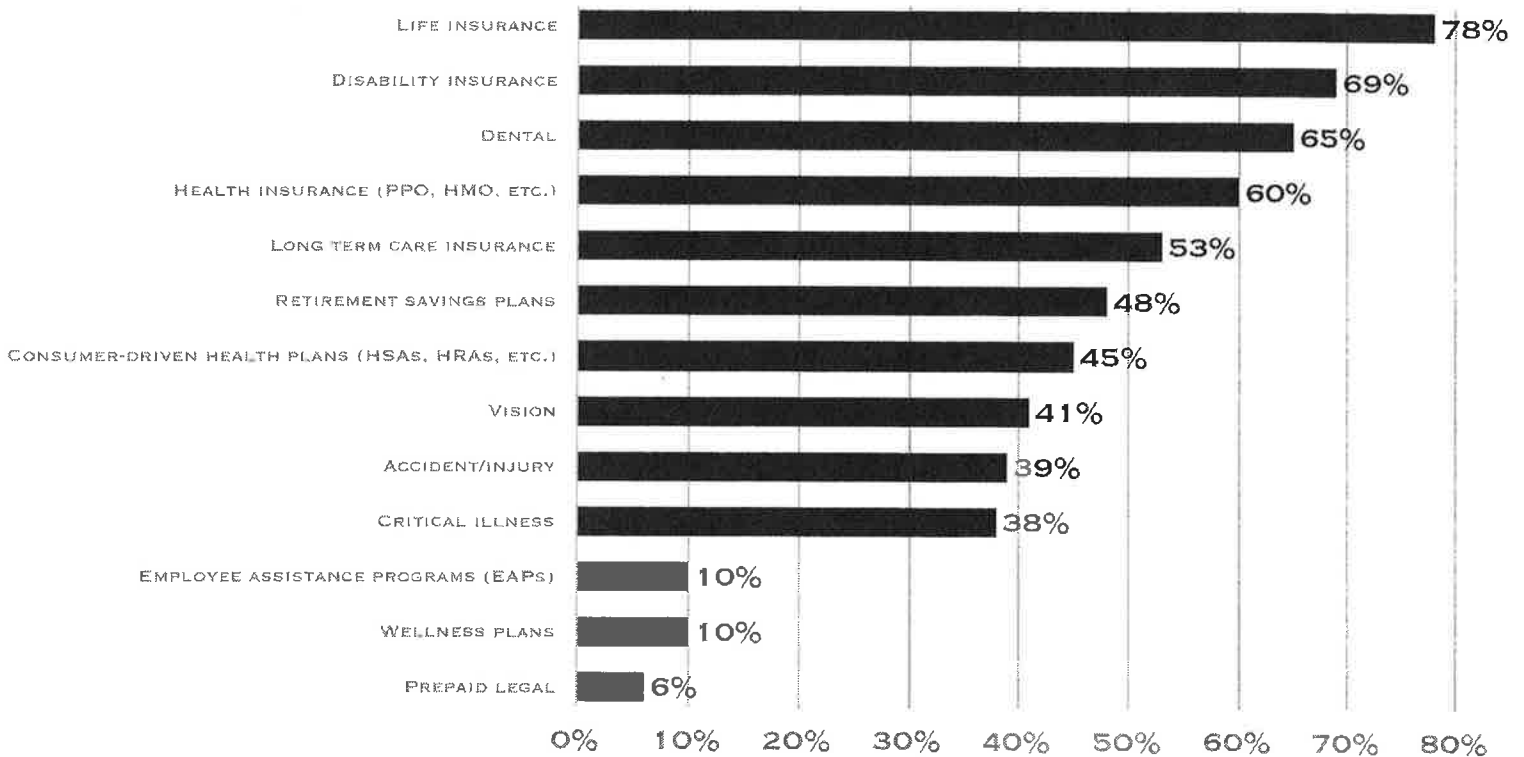
HOW MUCH OF YOUR TOTAL COMMISSION INCOME IS DERIVED FROM VOLUNTARY AND GROUP SALES?

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	0%	1-10%	11-25%	26-50%	51-75%	76-100%
VOLUNTARY (PAID FOR BY EMPLOYEES THROUGH PAYROLL DEDUCTION)	6%	59%	19%	9%	4%	5%
GROUP (PAID FOR BY EMPLOYERS)	14%	32%	21%	12%	9%	11%

WHICH TYPES OF VOLUNTARY/GROUP BENEFITS DO YOU OFFER?

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WHICH TYPES OF VOLUNTARY/GROUP BENEFITS DO YOU OFFER MOST?

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	2007	2008	2009
HEALTH INSURANCE (PPO, HMO, ETC.)	50%	53%	35%
LIFE INSURANCE	15%	14%	19%
RETIREMENT SAVINGS PLANS	1%	10%	15%
ACCIDENT/INJURY	10%	7%	6%
DISABILITY INSURANCE	9%	7%	6%
DENTAL	2%	1%	5%
LONG TERM CARE INSURANCE	1%	4%	5%
CONSUMER-DRIVEN HEALTH PLANS (HSAs, HRAs, ETC.)	3%	1%	2%
CRITICAL ILLNESS	2%	1%	2%
VISION	5%	1%	2%
EMPLOYEE ASSISTANCE PROGRAMS (EAPs)	0%	0%	1%
WELLNESS PLANS	0%	0%	0%
PREPAID LEGAL	3%	1%	0%

IN THE PAST 12 MONTHS, HAVE YOU SOLD...

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	2007	2008	2009
MORE EMPLOYEE BENEFITS PLANS THAN USUAL	27%	21%	11%
ABOUT THE SAME AMOUNT OF EMPLOYEE BENEFITS AS USUAL	53%	50%	46%
LESS EMPLOYEE BENEFITS PLANS THAN USUAL	20%	29%	43%

IN THE NEXT 12 MONTHS, DO YOU EXPECT TO SELL...

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	2007	2008	2009
MORE EMPLOYEE BENEFITS PLANS THAN USUAL	58%	60%	39%
ABOUT THE SAME AMOUNT OF EMPLOYEE BENEFITS AS USUAL	37%	33%	42%
LESS EMPLOYEE BENEFITS PLANS THAN USUAL	5%	7%	20%

WHAT HAVE YOU FOUND TO BE THE MOST EFFECTIVE METHOD OF PROSPECTING FOR NEW BENEFITS CLIENTS?

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	2007	2008	2009
REFERRALS	80%	82%	80%
SELLING TO EXISTING CLIENTS	40%	47%	46%
CROSS-SELLING	26%	33%	27%
PARTNERSHIPS WITH OTHER PROFESSIONALS	28%	21%	17%
COLD CALLING	18%	19%	15%
DIRECT MAIL	16%	7%	10%
SEMINARS	6%	8%	9%
TELEMARKETING	13%	8%	8%
INTERNET	8%	9%	5%
TV/RADIO ADVERTISING	1%	0%	3%
EMAIL	5%	4%	3%
MAGAZINE/NEWSPAPER ADVERTISING	1%	1%	2%
OTHER	6%	3%	1%

IN THE PAST 12 MONTHS, WITH WHAT SIZE COMPANIES DID YOU WRITE YOUR VOLUNTARY/GROUP BUSINESS?

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	2007	2008	2009
2-49 LIVES	82%	82%	82%
50-199 LIVES	40%	32%	32%
200-999 LIVES	20%	14%	14%
1,000-4,999 LIVES	16%	5%	6%
5,000-24,999 LIVES	6%	2%	2%
25,000+ LIVES	4%	2%	1%

PLEASE INDICATE BELOW WHICH OF THE FOLLOWING MEASURES YOUR VOLUNTARY CLIENTS HAVE TAKEN IN THE PAST 12 MONTHS

	REDUCED BENEFITS	CUT BENEFITS ALTOGETHER	INCREASED BENEFITS	KEPT BENEFITS THE SAME	INCREASED COST FOR EMPLOYEES AND DEPENDENTS	I HAVE NO VOLUNTARY ACCOUNTS IN THIS CATEGORY
COMPANY SIZE: 2-49 LIVES	25%	2%	9%	48%	10%	6%
COMPANY SIZE: 50-199 LIVES	13%	0%	6%	32%	10%	39%
COMPANY SIZE: 200-999 LIVES	3%	0%	3%	18%	6%	70%
COMPANY SIZE: 1,000-4,999 LIVES	1%	2%	2%	10%	3%	83%
COMPANY SIZE: 5,000-24,999 LIVES	2%	0%	0%	2%	1%	94%
COMPANY SIZE: 25,000+ LIVES	2%	0%	0%	2%	1%	94%

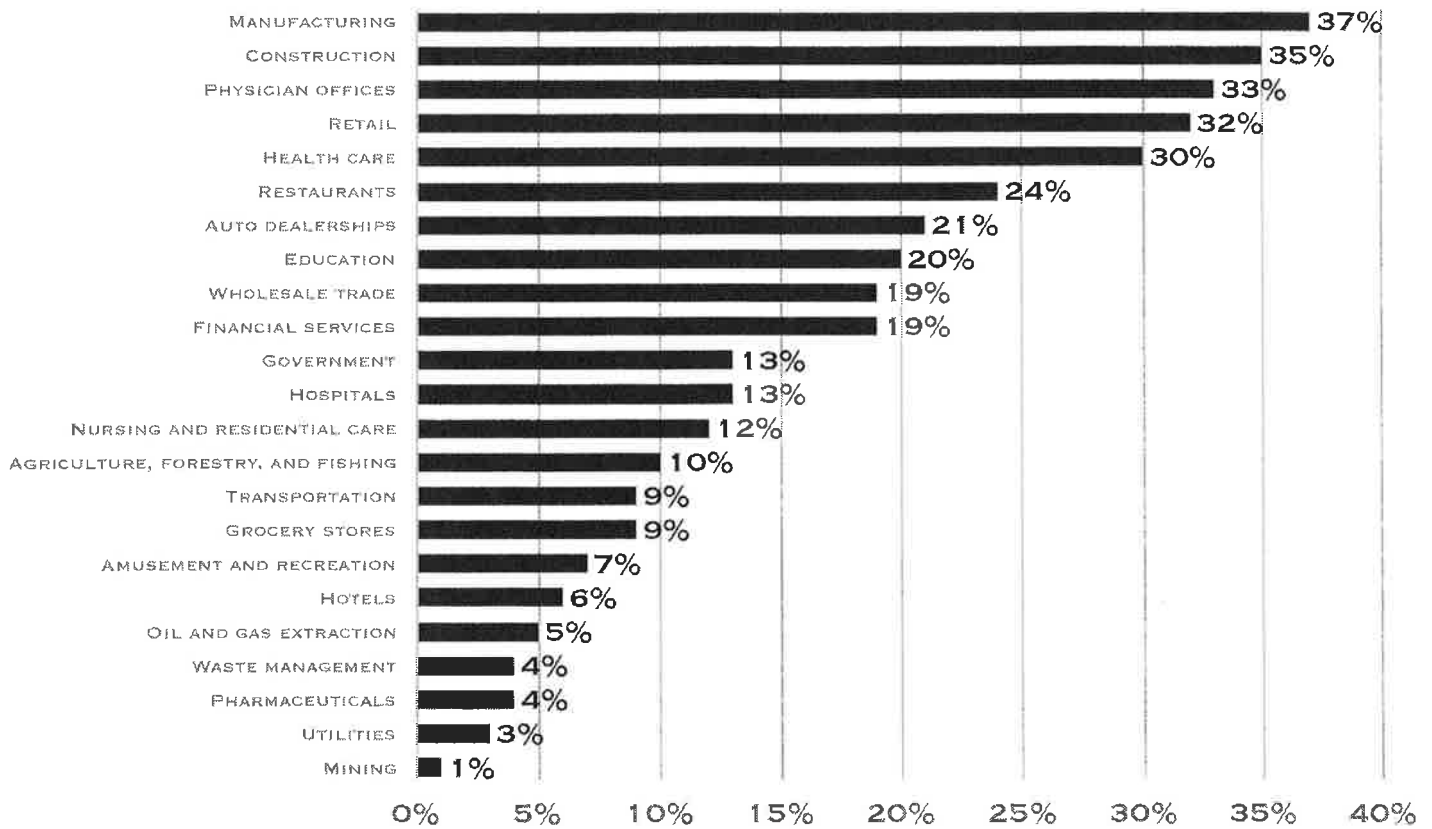
PLEASE INDICATE BELOW WHICH OF THE FOLLOWING MEASURES YOUR GROUP CLIENTS HAVE TAKEN IN THE PAST 12 MONTHS

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	REDUCED BENEFITS	CUT BENEFITS ALTOGETHER	INCREASED BENEFITS	KEPT BENEFITS THE SAME	INCREASED COST FOR EMPLOYEES AND DEPENDENTS	I HAVE NO GROUP ACCOUNTS IN THIS CATEGORY
COMPANY SIZE: 2-49 LIVES	31%	4%	6%	36%	15%	9%
COMPANY SIZE: 50-199 LIVES	19%	1%	3%	19%	18%	39%
COMPANY SIZE: 200-999 LIVES	7%	1%	4%	12%	11%	66%
COMPANY SIZE: 1,000-4,999 LIVES	2%	0%	4%	5%	9%	80%
COMPANY SIZE: 5,000-24,999 LIVES	2%	0%	0%	5%	2%	91%
COMPANY SIZE: 25,000+ LIVES	2%	0%	1%	3%	3%	92%

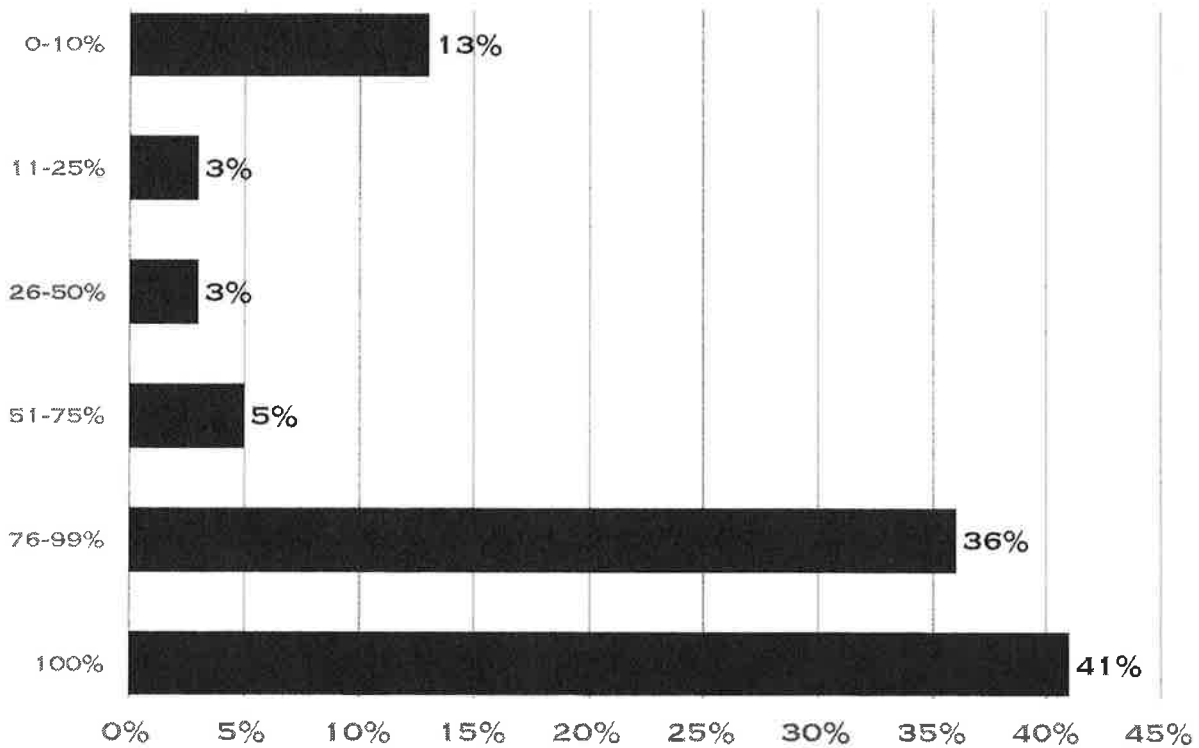
IN WHAT MARKETS DO YOU CURRENTLY WRITE YOUR VOLUNTARY/GROUP BUSINESS?

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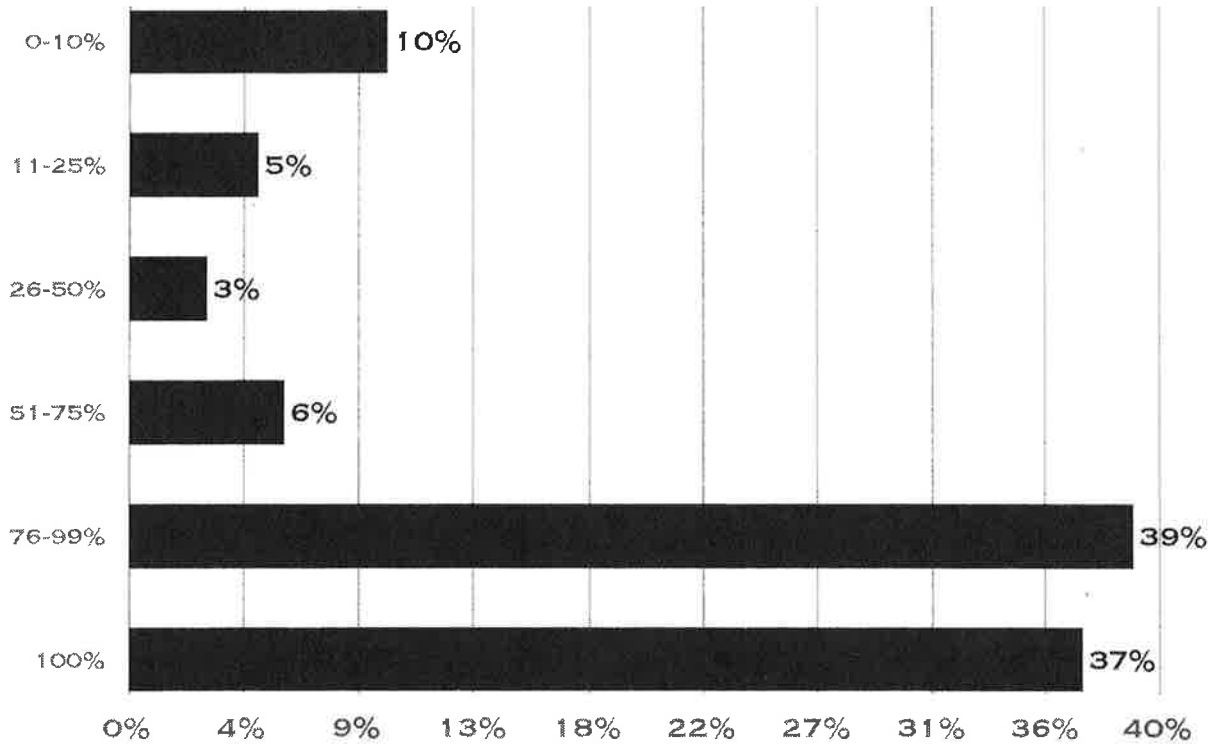
WHAT PORTION OF YOUR GROUP CLIENTS HAVE YOU RETAINED IN THE PAST 12 MONTHS?

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WHAT PORTION OF YOUR VOLUNTARY CLIENTS HAVE YOU RETAINED IN THE PAST 12 MONTHS?

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WHAT ARE THE MAIN CHALLENGES WITH SELLING VOLUNTARY/GROUP BENEFITS?

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	2007	2008	2009
GETTING THROUGH TO THE DECISION-MAKERS	43%	54%	53%
CLIENTS PERCEIVE IT AS TOO EXPENSIVE	34%	35%	43%
PROSPECTING/FINDING NEW CLIENTS	33%	33%	28%
CLIENTS SHOPPING ANNUALLY FOR BEST RATES	27%	25%	24%
CLIENTS DO NOT SEE THE NEED TO EXPAND THEIR CURRENT BENEFITS PACKAGE	27%	18%	23%
CLIENTS DO NOT WANT TO REPLACE THEIR BENEFITS OFFERINGS	9%	15%	22%
EDUCATING THE CLIENT	18%	17%	16%
COMPETITION IN THE MARKETPLACE	9%	13%	12%
MAINTAINING STABLE COSTS	28%	20%	12%
PLAN ENROLLMENT AND ADMINISTRATION	9%	4%	12%
UNDERWRITING PROBLEMS	11%	13%	10%
MY OWN LACK OF TRAINING	5%	6%	7%
LACK OF ACCESS TO PRODUCT LINES THAT MEET CLIENTS' NEEDS	4%	3%	5%
LACK OF ASSISTANCE FROM HOME OFFICE	3%	2%	5%
MY EMPLOYER CLIENTS DON'T ALLOW FACE-TO-FACE MEETINGS WITH EMPLOYEES	7%	7%	5%
OTHER	3%	3%	2%

WHAT ARE THE MAJOR CHALLENGES THAT EMPLOYERS COME TO YOU WITH CONCERNING THEIR VOLUNTARY/GROUP BENEFITS?

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	2007	2008	2009
KEEPING COSTS DOWN	95%	85%	78%
EMPLOYEE RETENTION	44%	40%	39%
EASY ENROLLMENT AND ADMINISTRATION	48%	37%	39%
EMPLOYEE EDUCATION	28%	17%	28%
ATTRACTING NEW EMPLOYEES	25%	19%	21%
SECURING EMPLOYEES FINANCIALLY	7%	15%	13%
KEEPING EMPLOYEES HEALTHY	2%	11%	8%
OTHER	0%	2%	1%

WHAT ARE THE MOST COMMON COST-CUTTING STRATEGIES YOUR EMPLOYER CLIENTS HAVE USED RECENTLY?

	2007	2008	2009
HIGHER-DEDUCTIBLE PLANS	78%	75%	74%
PLANS WITH HIGHER COPAYMENTS	53%	44%	51%
REDUCING OR CUTTING COVERAGE	52%	41%	49%
PLANS WITH LOWER CO-INSURANCE AND INCREASED OUT-OF-POCKET MAXIMUMS	24%	19%	29%
SHIFTING TO CONSUMER-DRIVEN HEALTH PLANS (E.G., HSAS, HRAS, ETC.)	31%	32%	29%
SHIFTING TO DEFINED CONTRIBUTION PLANS WHERE THE EMPLOYER ONLY FUNDS A FIXED AMOUNT FOR HEALTH BENEFITS	18%	22%	14%
OTHER	2%	5%	2%

HOW MANY INSURANCE CARRIERS ARE YOU CURRENTLY CONTRACTED WITH TO SELL VOLUNTARY/GROUP BENEFITS THROUGH?

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	2007	2008	2009
1	6%	12%	7%
2	11%	11%	11%
3	11%	14%	24%
4	11%	12%	15%
5	8%	11%	10%
6 TO 10	30%	25%	20%
11 OR MORE	24%	14%	11%

HOW MANY INSURANCE CARRIERS DO YOU WRITE THE MAJORITY OF YOUR VOLUNTARY/ GROUP BENEFITS BUSINESS THROUGH?

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	2007	2008	2009
1	21%	26%	22%
2	25%	29%	39%
3	26%	25%	23%
4	14%	8%	8%
5	8%	6%	3%
6 TO 10	6%	6%	4%
11 OR MORE	1%	1%	2%

HOW MANY WHOLESALERS/MARKETING ORGANIZATIONS DO YOU CURRENTLY BROKER YOUR BENEFITS BUSINESS THROUGH?

	2007	2008	2009
0	34%	26%	27%
1	20%	24%	24%
2	28%	30%	32%
3	9%	12%	11%
4	1%	4%	3%
5	2%	2%	2%
6 OR MORE	6%	2%	4%

WHAT CAN INSURERS OFFER TO HELP YOU SELL VOLUNTARY/GROUP BENEFITS MORE SUCCESSFULLY?

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	2007	2008	2009
MORE AFFORDABLE PRODUCTS	45%	46%	47%
RATE GUARANTEES/STABILITY	51%	50%	42%
QUALITY LEADS	22%	34%	33%
BETTER CLIENT MARKETING/POINT-OF-SALE MATERIAL	19%	22%	28%
EDUCATION FOR CLIENTS AND THEIR EMPLOYEES	17%	14%	24%
PRODUCTS THAT ARE EASIER TO UNDERSTAND	20%	21%	23%
PLANS THAT OFFER MORE CHOICES	19%	15%	22%
PRODUCTS MORE IN LINE WITH CONSUMER NEEDS	17%	19%	22%
ENROLLMENT ASSISTANCE	12%	10%	18%

Survey results continued on next page...

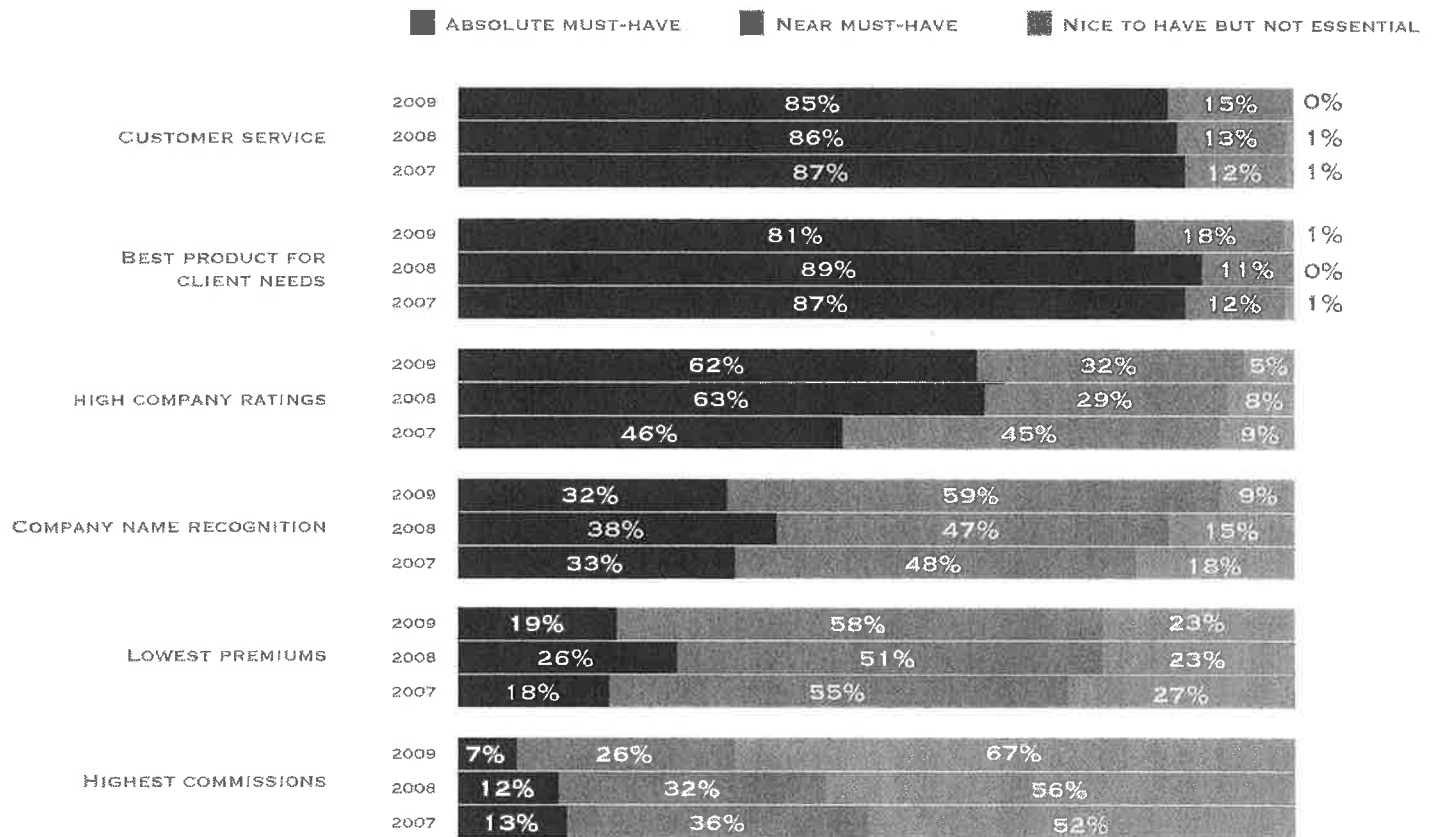
WHAT CAN INSURERS OFFER TO HELP YOU SELL VOLUNTARY/GROUP BENEFITS MORE SUCCESSFULLY?

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Continued from previous page...

	2007	2008	2009
ONLINE ACCESS FOR EMPLOYEES	15%	10%	17%
RELIABLE CUSTOMER SERVICE (E.G., CLAIMS AND ADMINISTRATION SERVICES)	29%	24%	14%
HIGHER COMMISSIONS	12%	17%	11%
FASTER POLICY ISSUE	8%	9%	10%
ONLINE TOOLS (E.G., CASE STATUS, APP SUBMISSION, LICENSING, ETC.)	14%	13%	9%
ADDITIONAL TRAINING	7%	5%	4%
CASH/PRIZE INCENTIVES	1.5%	2%	3%
TRIP INCENTIVES	1.5%	2%	2%
OTHER	2%	1%	1%

PLEASE RANK THE IMPORTANCE OF THE FOLLOWING ATTRIBUTES WHEN SELECTING A VOLUNTARY/GROUP CARRIER TO PARTNER WITH.



WHAT CAN WHOLESALERS/MARKETING ORGANIZATIONS OFFER TO HELP YOU SELL VOLUNTARY/GROUP BENEFITS MORE SUCCESSFULLY?

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	2009
QUALITY LEADS	22%
LIVE PERSON YOU CAN CALL FOR ASSISTANCE	15%
ONLINE TOOLS (E.G., CASE STATUS, APP SUBMISSION, LICENSING, ETC.)	15%
ACCESS TO MULTIPLE CARRIERS/PRODUCT LINES	13%
BETTER CONSUMER MARKETING/POINT-OF-SALE MATERIAL	10%
HIGHER COMMISSIONS/RENEWALS	9%
BUSINESS COMMUNICATION TOOLS (E.G., EMAIL ADDRESS, PHONE NUMBER, MAIL ADDRESS, ETC.)	7%
ADDITIONAL TRAINING	3%
COMMISSION ADVANCES	3%
TRIP INCENTIVES	3%
OFFICE SPACE	0%
OTHER	3%

WHAT IS YOUR MOST HELPFUL SOURCE OF INFORMATION ABOUT VOLUNTARY/GROUP BENEFITS?

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	2007	2008	2009
WHOLESALE/MARKETING ORGANIZATION	13%	22%	25%
INSURANCE INDUSTRY PUBLICATIONS	19%	14%	23%
INSURANCE COMPANY HOME OFFICE	26%	25%	19%
CONTINUING EDUCATION	8%	9%	12%
OTHER AGENTS	14%	11%	7%
PROFESSIONAL ASSOCIATIONS	10%	5%	6%
INDUSTRY TRADE SHOWS AND CONFERENCES	4%	2%	5%
POPULAR NEWS MEDIA	0%	0%	2%
INTERNET	7%	8%	N/A
OTHER	0%	3%	3%

WHAT IS YOUR PREFERRED WAY TO RECEIVE NEW VOLUNTARY/GROUP BENEFITS OFFERS?

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	2007	2008	2009
EMAIL	42%	42%	38%
PERSONAL VISITS FROM COMPANY REPS	16%	18%	19%
POSTAL MAIL	14%	12%	13%
THROUGH MY WHOLESALER/MARKETING ORGANIZATION	6%	7%	12%
INSURANCE COMPANY/MARKETING ORGANIZATION SEMINARS	17%	14%	9%
PHONE CALLS	N/A	N/A	3%
INTERNET	N/A	N/A	2%
ADS IN INSURANCE MAGAZINES	3%	4%	1%
TRADE SHOWS/CONFERENCES	1%	3%	1%
CARD PACKS	1%	1%	N/A
OTHER	0%	0%	0%

DO YOU OFFER EXECUTIVE BENEFITS TO YOUR CLIENTS?

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	2007	2008	2009
YES	65%	56%	69%
NO	35%	44%	32%

HOW OFTEN DO YOU BRING UP EXECUTIVE BENEFITS TO YOUR CLIENTS?

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	2007	2008	2009
LESS THAN HALF THE TIME	32%	29%	43%
ABOUT HALF THE TIME	14%	13%	22%
MORE THAN HALF THE TIME	15%	12%	13%
EVERY SINGLE TIME	15%	12%	22%
NEVER	25%	34%	N/A

**WHAT PERCENTAGE OF YOUR WORKSITE/
GROUP CLIENTS HAVE YOU SOLD AT LEAST
ONE EXECUTIVE BENEFIT TO?**

	2008	2009
0%	38%	31%
1-10%	36%	34%
11-25%	13%	18%
26-50%	5%	10%
51-75%	6%	5%
76-100%	2%	2%

(This question was not asked in 2007.)

WHAT METHODS DO YOU CURRENTLY USE TO ENROLL EMPLOYEES IN VOLUNTARY/GROUP BENEFIT PLANS?

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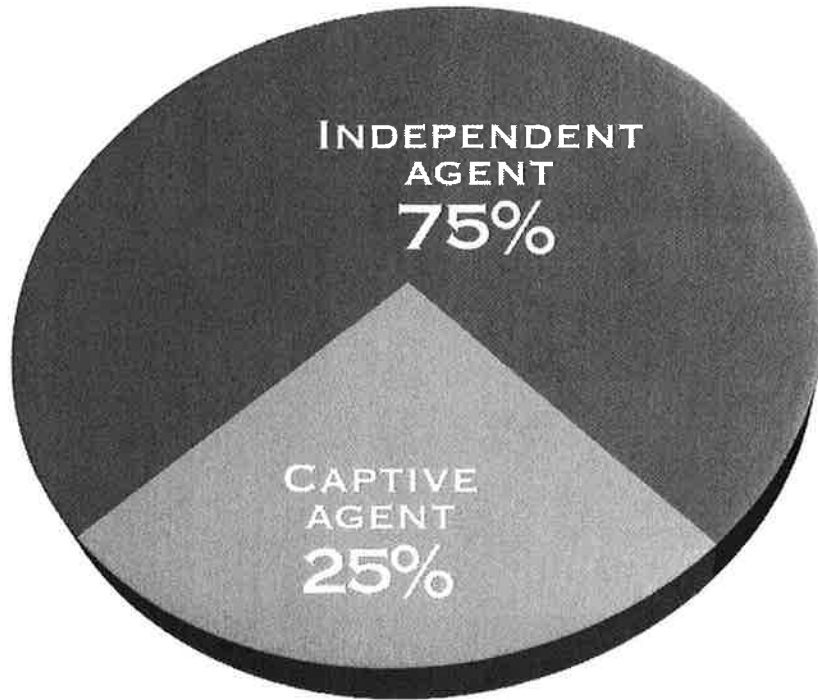
	2007	2008	2009
PAPER	83%	57%	81%
INTERNET ENROLLMENT (EMPLOYEES ENROLL THEMSELVES)	70%	35%	30%
KIOSK/LAPTOP ENROLLMENT*	2%	2%	20%
CALL CENTERS	14%	2%	8%
OTHER (PLEASE SPECIFY)	3%	4%	6%

**In 2007 and 2008, this option was listed as "kiosk."*

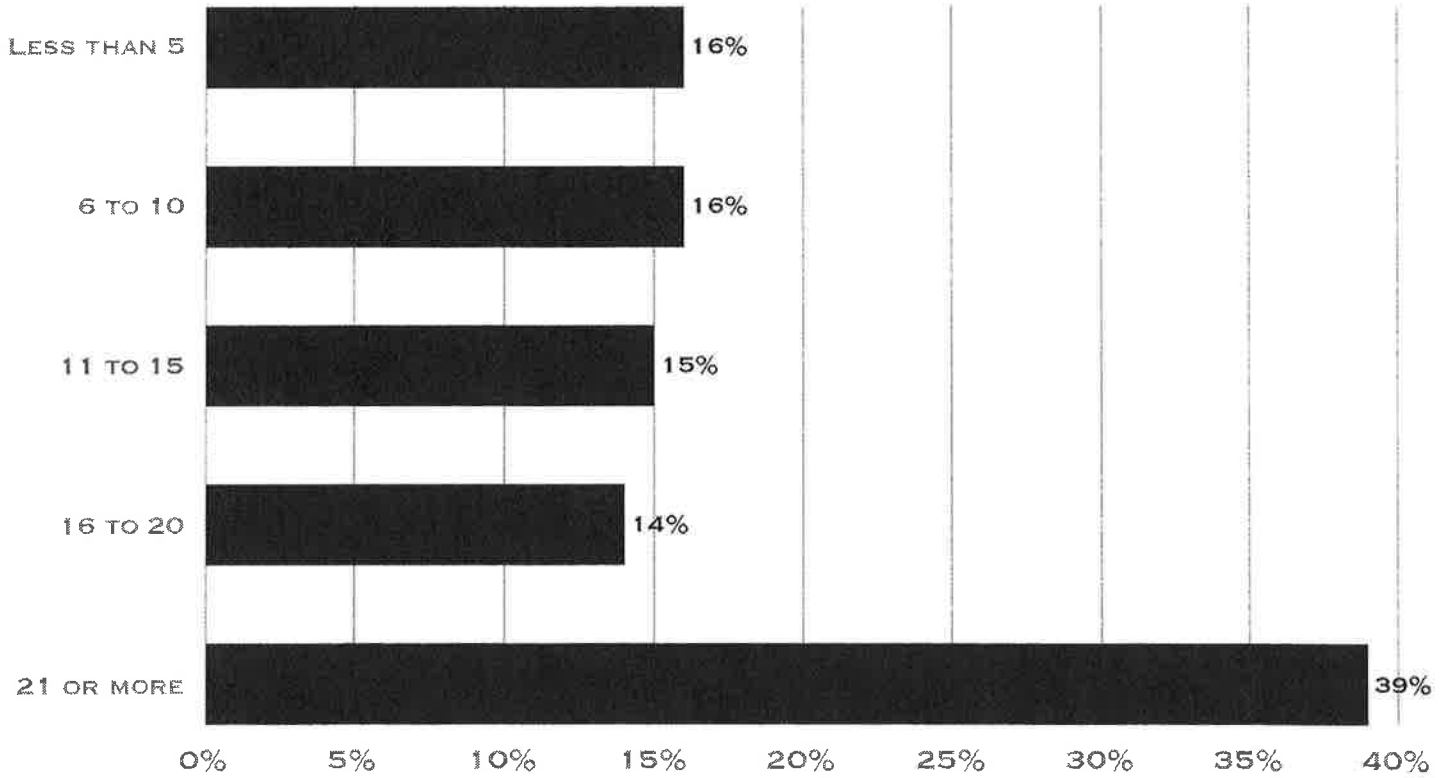
**2009
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**PART II
PRODUCER PROFILE**

WHAT IS YOUR STATUS?



HOW MANY YEARS HAVE YOU BEEN A LICENSED AGENT?



**HOW MANY YEARS OF EXPERIENCE DO YOU
HAVE SELLING WORKSITE BENEFITS?**

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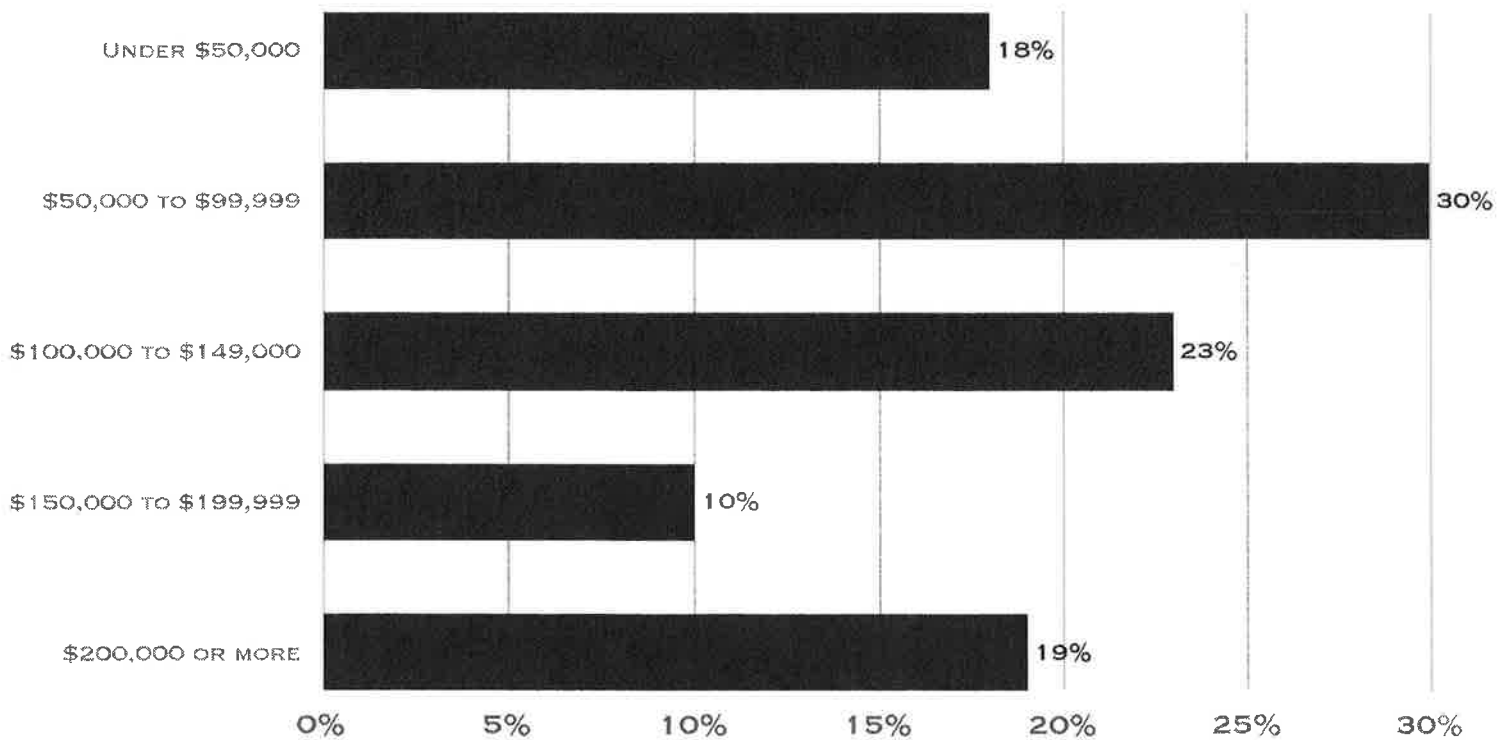
AVERAGE YEARS: 11.9

MEDIAN: 10

RANGE: 1 to 45

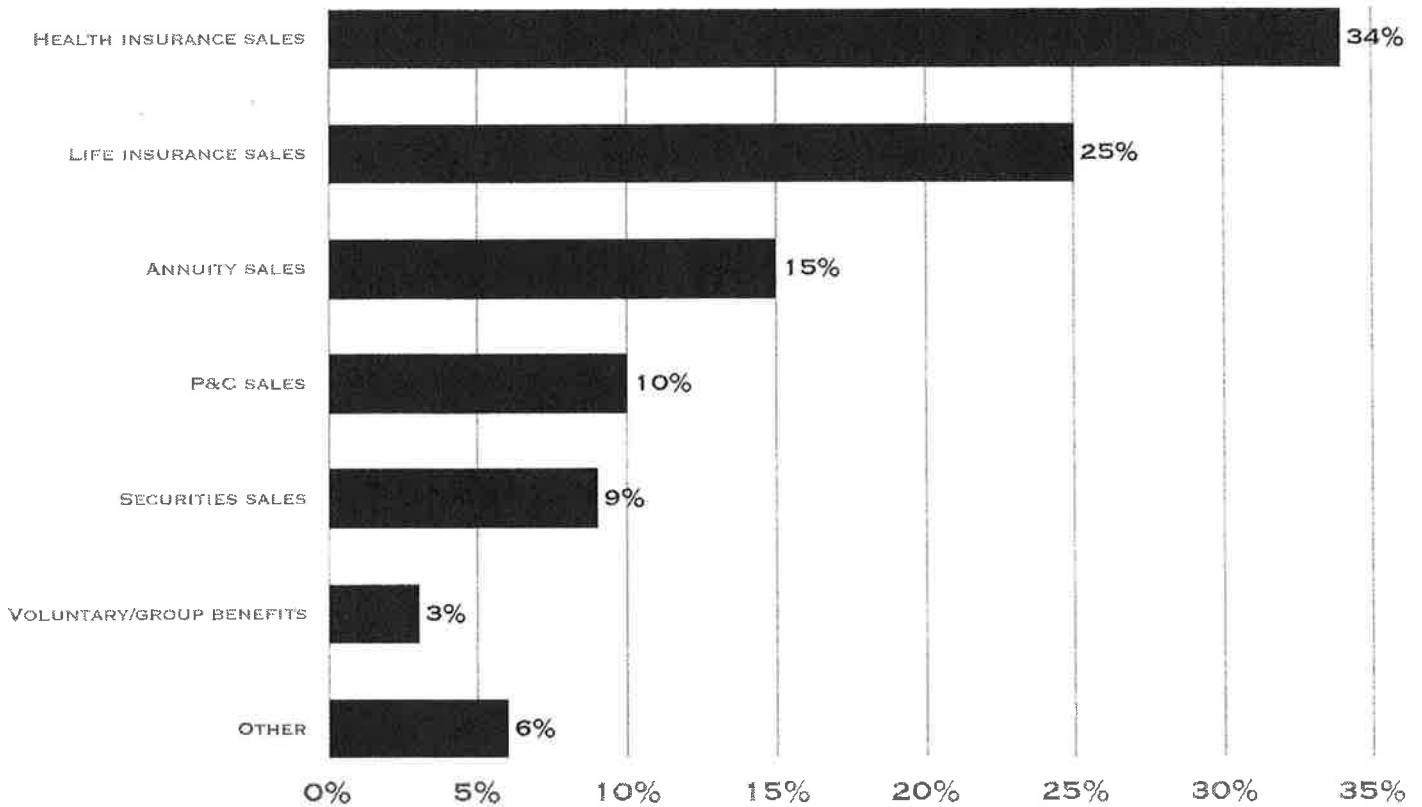
WHAT IS YOUR TOTAL ANNUAL COMMISSION INCOME?

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WHAT IS YOUR PRIMARY SOURCE OF COMMISSION INCOME?

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**PART III
PRODUCER COMMENTS**

IN THE PAST 12 MONTHS, HAVE YOU SOLD MORE, LESS, OR THE SAME AMOUNT OF EMPLOYEE BENEFITS PLANS AS USUAL?

I have sold more group plans due to increased consumer awareness & the ability to customize benefit plans for small businesses that they didn't realize existed.

I am semiretired

Current market and economic conditions

great

I primarily work with mapd and pdp plans, many are offered by companies to their retirees.

The market is really getting difficult in the fact that the economy and the cost of health care today is out of control! There is a lot of shopping for more affordable health plans and they are hard to find unless you go to a HDHP and the rates for those plans are high!

Would sell more voluntary products with proper training

I changed firms in the last 12 months and focused primarily on the Change of BOR and then reconnecting with Equity clients due to the Economy

Employers are squeezed.

Less employees to sell to

I sell very few group type retirement plans in general

none

It is a very small segment of my overall book of business but I would like very much to increase the amount of benefit planning I do, especially with small businesses.

Some of my work as a Benefits Counselor has dropped off due to loss of the account by the broker.

Groups are shrinking because of the economy but we are adding groups/

ECONOMY, actually no company wants to add ANY benefit at this time

not as many employers to sell

IN THE NEXT 12 MONTHS, DO YOU EXPECT TO SELL MORE, LESS, OR THE SAME AMOUNT OF EMPLOYEE BENEFITS PLANS AS USUAL?

The current & future economics will drive this success. People want to retain benefits yet control premiums. Bottom line - protection products are necessary to deal with the "IF"s in life, yet we need to cover our platter smartly and so the expense doesn't outweigh the benefits.

With continued pressures on employers financial situation, I see that there will be more expectations that employees pay for certain benefits. Vision and dental are two that I see moving that way.

Appears that this is a factor of the environment - dictated by timeframe as economy and markets improve - confidence levels - individuals and companies affordability

great

Market difficult with the economy.

will focus more on small businesses

Many of my small business clients are laying employees off.

working on several business accounts with over 200 employees total.

see above

See above

Businesses going out of business, or laying off employees

Now putting more emphasis on finding my own clients for Voluntary Benefits.

Payroll deduction ancillary benefits are the wave of the future

economy is tough.

I hope

WHAT ARE YOUR MAIN ISSUES IN THE VOLUNTARY/GROUP BENEFITS MARKETPLACE TODAY?

costs
 cost/
 benefit
 for voluntary..making the product easy to present and enroll..to compete with aflac..i do not represent them
 simple to understand plans and faster issue
 None
PRICING AND BENEFIT STRUCTURES
 Being able to stay abreast of ever changing / shifting dynamics in health care
 getting the decision-maker to pay attention to voluntary benefits; "sleazy" reputation of voluntary reps
 economy
 The hassle
 involved.
 Getting products that fit a consumer
 Health insurance cost high leaves little dollars for voluntary benefits and other group products
 premium
STAYING ON TOP OF ADVANCES IN PLAN DESIGN
 Identifying
 prospects
TALKING TO THE OWNER TO GET A OK ON THE PLAN
 Targeted, effective marketing
 Long Timeline - process to close business
 coverage for cost
 Getting client interest in the current market
 none
 Customers are always looking for ways to reduce the cost.
 n/a
 recession
 All Employers are looking to reduce cost.
 C
 not sure
 The work involved for the compensation.
 Smaller companies cutting back
 too much competition !
 More efficient access to popular carriers, productive lead sources, and responsive customer service...
 Good back office administration and support when having issues or needing assistance.
 competition, access
 Controlling costs
 cost increases
 Need qualified leads!
 Cost
 The overall economic outlook

(CONTINUED)

(CONTINUED)

WHAT ARE YOUR MAIN ISSUES IN THE VOLUNTARY/GROUP BENEFITS MARKETPLACE TODAY?

The overall economic outlook
The increase out of pocket costs to employees
Business are really struggling. Many have had to reduce or even stop benefits.
n/a
similarity between
products
life,health
Seeing More Clients
Finding new companies to enroll and keeping competitors out
Too much lead time.
Price and selection
not enough
choices
Effective marketing time to find and educate new suspects.
Escalating costs in the medical care and reduced benefit dollars at companies
really dont have main issues
Lack of priority on the part of the employers
Getting past the 'gate keeper'
Value
Economy slowing has stopped employers in their tracks
time mgmt
Carriers have to be more understanding & flexible with clients in these tough economic times.
Communication
none
getting clients to initiate coverage
affordble benefits
training and commitment
not enough qualified people to see
Too many ill-informed companies coming into the market
with higher deductibles and the ever increasing cost of employer group plans we have a good opportunity to expand voluntary plans
Cost.
no enrollers for free
convincing prospects of the need.
Group benefits - stabilization of premium costs Voluntary - cost containment and ancillary benefits
Finding and educating them
cost
I have other lines of business that keep me busy. I just dont feel like I know it as well as other lines
I have none since it is not a major part of my business.
Economy
Cost, Marketing, & Support
none
qualified leads

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WHAT ARE YOUR MAIN ISSUES IN THE VOLUNTARY/GROUP BENEFITS MARKETPLACE TODAY?

Customer Service and Claims
costly vs actual benefits given
Don't really have any
Pricing Stability
rate increases every time
cost and understanding of renewals
Too many reps
Increasing cost
Lack of customer loyalty
The employees from the benefit companies receive the better part of the commissions
faster more responsive underwriting
assuring clients it is safe to invest now
price/competition
Need for ease in online applications
RATES
Finding good prospects who are willing to institute and Benefits Program.
the poor economy and jpb layoffs
Affordability
time
access
Cost and getting in front of new prospects
Availability of the representative
None
Taking the time to contact existing clients about voluntary products.
Uncertainty about products offering from various companies
Rates, Customer service & Underwriter support of agent.
THE GOV TAKING OVER HEALTH CARE
Selling the employer
lead generation
TBD
Leads
costs
keeping the client in mind with the products offered
TOO Many carriers are pushing it and not alot of clients want it. More paperwork for them
a lot to learn and low commissions
price
quality of products
Advertising costs to me that would be nice if shared by company or more of their advertising on general media
none
Finding enough new quality leads to pursue.
price
service and pricing
enrollment

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(CONTINUED)

WHAT ARE YOUR MAIN ISSUES IN THE VOLUNTARY/GROUP BENEFITS MARKETPLACE TODAY?

Should be simple to understand. Too many choices (should be limited)

new products

none

Price

political attempts to nationalize

Want to see more reps.

Your survey has covered this

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